

MicroLoan Foundation Privacy Policy



MicroLoan Foundation (MicroLoan) is a women's empowerment and poverty alleviation charity registered in the UK. We rely on the generosity of thousands of supporters to help some of the poorest women in sub-Saharan Africa to find a way out of poverty.

We are committed to protecting your personal data, this will typically include: your name, postal and email address, phone number, and bank details (Personal Data) and this Privacy Policy relates to our use of any Personal Data you provide to us through www.microloanfoundation.org.uk (the Site) or other digital or non-digital resources.

If you have any comments, questions or concerns regarding this Privacy Policy please contact us at contact@mlf.org.uk. Call +44 (0) 208 827 1688 or write to us on MicroLoan Foundation, 1-2 Paris Garden, London, SE1 8ND. The Data Protection contacts are: Malin Rosenkvist, Director of Fundraising & Communications, malin.rosenkvist@mlf.org.uk and Nel Cabral, Fundraising Administrator, nel.cabral@mlf.org.uk

What information does MicroLoan Foundation collect about me?

Personal Data is collected directly from you when you interact with MicroLoan. For example:

- ✓ signing up to our fundraising campaigns
- ✓ enquiring about or participating in an event
- ✓ volunteering
- ✓ making a donation

Information may be collected in person, over the phone, through post or paper, online via our website, or third party sites linked to our events or fundraising.

The information we collect will typically include:

- ✓ your name
- ✓ postal and email address
- ✓ your phone number
- ✓ bank details (if you are making a donation or financial transaction)

Please note that we will not store your bank account or credit card details. If you are making a donation via our website, all payments are processed via Blackbaud.

We may also receive information about you from other sources, as explained below.

Are you collecting other data from my IP?

We collect statistics about visits to the Site based on your IP address (an IP address is a number that uniquely identifies a specific computer or network device on the internet). This data is used to help us understand browsing preferences so that we can improve the Site. We do not use this data to identify you as an individual and you will remain anonymous. MicroLoan uses measurement and analysis tools to gather information regarding visitors to our website using cookies, log file data, and code which is embedded on the Site. This type of information is used to help us provide you with a better user experience on our Site.

When will you contact me?

We collect information in order to process your requests and to keep in touch with you about MicroLoan's work. Examples include:

- ✓ To let you know about how your donation is helping our work.
- ✓ To provide you with the services, products or information you have requested like the newsletter campaign products or event information.
- ✓ To process donations or other payments.
- ✓ To reclaim Gift Aid, where authorised to do so by you.
- ✓ To send you fundraising campaign information.
- ✓ To record any contact we have with you to help us ensure we provide you with the most appropriate communications.
- ✓ To notify you of changes to our policies.
- ✓ To check on your preferences to ensure they are up to date. From time to time we may use external data sources to increase or enhance the information we hold about you. Further details can be found in the 'How do you work with third parties in processing my Personal Data?' section below.

We will ask for your consent to send you marketing emails, but we may also rely on the legitimate interest of the charity to raise much needed funds to get in touch with you via post. You can always choose not to receive marketing communications from MicroLoan and, if you are already receiving such communications, you can ask us to stop at any time.

You will also always have the option to click 'unsubscribe' on all emails received from MicroLoan Foundation.

How do you work with third parties in processing my Personal Data?

Certain third party organisations collect data on our behalf as well as for their own use. We may receive your personal details from third party organisations for marketing purposes where you have agreed for this information to be shared.

Third party organisations we currently receive data from include JustGiving, Virgin Money Giving, Stewardship, Benevity, Charitable Giving, Charities Trust, Barclays, Transferwise, The Big Give, CAF, Blackbaud, Paypal, Zoom, Stripe, Work For Good and Eventbrite.

We also use other companies to provide services and to process your Personal Data on our behalf, including delivering postal mail, sending emails, and carrying out research. Some of these third parties may be based outside the UK where data protection laws may provide lesser protection than under UK laws. However, we will only provide those companies with the information they need to deliver the specific service and we require them to ensure that your data is treated with an appropriate level of security in accordance with The Data Protection Act 2018 (DPA 2018).

How will my data be used?

MicroLoan will disclose or use personal information if required to do so by law, and may use external data for the purposes of fraud prevention, for example to comply with money laundering regulations. More details can be found at www.fundraisingregulator.org.uk.

We may make use of profiling and screening methods to produce relevant communications and so provide a better experience for our supporters. Profiling means that we will look at your giving history to help us target our resources more effectively. It helps us build relationships that are appropriate to our supporters' interests and donation levels.

Screening means that we may use additional external sources of data to increase and enhance the information we hold about you. This may include obtaining details of changes of address, date of birth, telephone numbers and other contact details, or information related to your capacity to give. It may also include information from public registers and other publicly available sources such as Companies House, newspapers, and magazines.

If we were to merge with another charity or restructure, we may share your personal details with other entities involved in the merger/restructure for that purpose.

How secure is the information I give you?

We are serious about guarding the security of your Personal Data and the details of any transactions made. We take appropriate organisational and technical security measures to protect your data against unauthorised disclosure or processing.

Our server and backups used to store the data you give us are held in a secure environment behind firewalls and are password protected. However you should keep in mind that no Internet transmission is ever completely secure or error-free. In particular, any email sent to or from the Site may not be secure.

How long will you keep my information?

We will hold personal information on our system for as long as you have an active relationship with MicroLoan, or as long as we are legally or contractually obliged to do so based on the purposes described in this Privacy Policy.

If you have given your consent for us to process your data, you can withdraw your consent at any time.

For processing activities, which are based on a statutory or contractual requirement, you may request your data not be processed for that purpose. However, this is not an absolute right and may be over-ridden by our statutory obligations. In other cases, requesting that data should not be processed for a particular purpose may prevent us from executing a contract or delivering a service to you.

If you cease to have an active relationship with us or request to receive no further contact, we will retain some basic information in order to avoid sending you unwanted materials in the future, and to ensure that we don't accidentally duplicate information.

How do I request an information access report?

We aim to keep the data we hold about you accurate and up-to-date. If, at any time, you wish to update or amend any data we hold about you, or if you become aware of any errors or inaccuracies, please do let us know.

You can request a copy of the Personal Data we hold about you. To do so please email contact@mlf.org.uk or write to us on MicroLoan Foundation, 1-2 Paris Garden, London, SE1 8ND.

You have the right to complain to the Information Commissioner's Office (ICO) and to seek compensation through the Courts. The ICO can be contacted on 0303 123 1113 or visit <https://ico.org.uk/concerns/>.

Please check this website from time to time for the latest version.

This policy was last updated in January 2021.